

**Information to identify the case:**

Debtor 1	<b>Gary Peter Levin Sr</b>		Social Security number or ITIN xxx-xx-6353	
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)			Social Security number or ITIN -----	
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court		District of New Jersey		
Case number: <b>16-33380-ABA</b>				

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Gary Peter Levin Sr

9/15/17

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Gary Peter Levin, Sr.  
Debtor

Case No. 16-33380-ABA  
Chapter 7

## **CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 43

Date Rcvd: Sep 15, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2017.

db +Gary Peter Levin, Sr, 5038 Laydon Court, Mays Landing, NJ 08330-2627  
cr State of NJ Divison of Family Development, PO Box 716, Trenton, NJ 08625-0716  
516538113 +Appearance Dermatology, 6106 Black Horse Pike B2, Egg Harbor Twsp NJ 08234-9707  
516538089 +Atlantic County Probation, PO Box 5129, Atlantic City NJ 08404-5129  
516538094 +Atlantic Medical Imaging, PO Box 1564, Indianapolis IN 46206-1564  
516538111 +Atlantic Radiologists, P.O. Box 7242, North Brunswick, NJ 08902-7242  
516538110 +Comcast, P.O. Box 48370, Jacksonville, FL 32247-8370  
516538103 Comcast, 901 Leeds Ave, Pleasantville, NJ 08232  
516821762 #+Donna Levin, PO Box 173, New Gretna, NJ 08224-0173  
516538102 +GE Money Bank, 120 Corporate BLVD, Norfolk, VA 23502-4952  
516538100 +HSBC Bank, 500 Summit Lake Dr #4A, Valhalla NY 10595-2323  
516538109 +Hammonton MED, 30 Washington Ave C6, Haddonfield, NJ 08033-3341  
516538088 +Intensive Supervision, PO Box 974, Trenton NJ 08625-0974  
516538099 +Lourdes Cardiology, 2501 Oregon Pike #120, Lancaster PA 17601-4890  
516538096 +Med Emrg Phy Assoc. S. Jersey, 1643 N, Harrison Pkwy H100, Sunrise FL 33323-2857  
516538095 Merrick Bank, PO Box 66072, Dallas TX 75266-0702  
516538108 +Midland Funding LLC, 7 Entin Road, Parsippany NJ 07054-5020  
516538090 +NJ Lawyer Fund, 25 Market Street 5th FL, Trenton, NJ 08611-2148  
516648898 +NJ Lawyers' Fund for Client Protection, P.O. Box 961, Trenton, NJ 08625-0961  
516648901 +NJ Lawyers' Fund on behalf of, Intensive Supervision Program, P.O. Box 961, Trenton, NJ 08625-0961  
516538093 Stoneberry, PO Box 2820, Monroe WI 53566-8020  
516601081 +Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
516755354 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
516538107 +Verizon, 53 Perimeter Center E440, Atlanta GA 30346-2294

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 15 2017 23:00:29 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 15 2017 23:00:25 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
516538098 +EDI: GMACFS.COM Sep 15 2017 22:43:00 Ally Financial, Po Box 380901,  
Bloomington, MN 55438-0901  
516576838 EDI: GMACFS.COM Sep 15 2017 22:43:00 Ally Financial, PO Box 130424,  
Roseville MN 55113-0004  
516538097 +EDI: AMEREXPR.COM Sep 15 2017 22:43:00 American Express, PO Box 981537,  
El Paso TX 79998-1537  
516745825 EDI: BECKLEE.COM Sep 15 2017 22:43:00 American Express Bank, FSB, c/o Becket and Lee LLP,  
PO Box 3001, Malvern PA 19355-0701  
516616658 EDI: AIS.COM Sep 15 2017 22:48:00 American InfoSource LP as agent for, Verizon,  
PO Box 248838, Oklahoma City, OK 73124-8838  
516893933 EDI: RESURGENT.COM Sep 15 2017 22:48:00 Ashley Funding Services, LLC its successors and,  
assigns as assignee of Laboratory, Corporation of America Holdings,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
516634937 +E-mail/Text: bankruptcy@cavps.com Sep 15 2017 23:00:48 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
516538101 +EDI: CHASE.COM Sep 15 2017 22:48:00 Chase Bank, P.O. Box 15298,  
Wilmington, DE 19850-5298  
516538091 EDI: BLUESTEM Sep 15 2017 22:53:00 Fingerhut, PO Box 1250, Saint Cloud MN 56395-1250  
516538092 EDI: IRS.COM Sep 15 2017 22:49:00 Internal Revenue, PO Box 7346,  
Philadelphia PA 19101-7346  
516920718 EDI: RESURGENT.COM Sep 15 2017 22:48:00 LVNV Funding, LLC its successors and assigns as,  
assignee of FNBm, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
516605205 EDI: MERRICKBANK.COM Sep 15 2017 22:43:00 MERRICK BANK, Resurgent Capital Services,  
PO Box 10368, Greenville, SC 29603-0368  
516538112 EDI: PRA.COM Sep 15 2017 22:48:00 Portfolio Recovery Assoc, PO Box 12914,  
Norfolk, VA 23541  
516538104 EDI: RMSC.COM Sep 15 2017 22:43:00 SYNCB/Amazon, PO Box 965015, Orlando FL 32896-5015  
516538105 EDI: RMSC.COM Sep 15 2017 22:43:00 Syncb/Paypal, P.O. Box 965005, Orlando FL 32896-5005  
516538106 EDI: RMSC.COM Sep 15 2017 22:43:00 Syncb/Sams Club, P.O. Box 965005,  
Orlando FL 32896-5005  
516814794 EDI: ECMC.COM Sep 15 2017 22:48:00 US Department of Education, PO Box 16448,  
St. Paul, MN 55116-0448

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable - \* duplicate) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \*  
516648864 NJ Lawyers' Fund for Client Protection

TOTAL: 19

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 43

Date Rcvd: Sep 15, 2017

cr\* +NJ Lawyers' Fund for Client Protection, P.O. Box 961, Trenton, NJ 08625-0961  
TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 17, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Ruby D. Cochran on behalf of Plaintiff NJ Lawyers' Fund for Client Protection  
ruby.cochran@judiciary.state.nj.us  
Ruby D. Cochran on behalf of Creditor NJ Lawyers' Fund for Client Protection  
ruby.cochran@judiciary.state.nj.us  
Thomas J Subranni trustee@subranni.com,  
szauber@subranni.com;ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solutions.com;hinnaurato@subranni.com  
U.S. Trustee. USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 6